

## **CLAIMS**

The pending claims are as follows:

1. (Previously Presented) A credit management system for providing a buyer with real-time credit approval comprising:

at least one web page that contains a credit application;

at least one credit approval criterion;

a first web server;

a buyer's computer, communicatively coupled to the first web server, allowing the buyer to generate the credit application; and

the buyer's computer responding to input upon completion of the credit application causing the credit application to be automatically analyzed based on the at least one credit approval criterion, one of the first web server or a second web server automatically communicating in real time an approval of the credit application to the buyer's computer if the credit application meets the at least one credit approval criterion.

2. (Original) The credit management system of claim 1 wherein a risk factor is calculated based on the credit application and compared against at least one risk guideline to make a determination whether to approve the credit application.

3. (Original) The credit management system of claim 1 wherein one of the first web server or the second web server obtains credit report information of the buyer from a third web server using at least a portion of the credit application, and wherein a credit approval engine uses at least a portion of the credit report information, at least a portion of the credit application and the credit approval criterion to make a determination whether to approve the credit application.

4. (Original) The credit management system of claim 1 wherein the computer displays an indication of the approval of the credit application.

5. (Original) The credit management system of claim 4 wherein the indication is contained in one of an email or at least one web page communicated from one of the first web server or the second web server to the computer for display.

6. (Original) The credit management system of claim 5 wherein the indication comprises a credit offer, and wherein the computer responds to user input to communicate an acceptance of the credit offer, via the one of the email or

the at least one web page, to the one of the first web server or the second web server.

7. (Original) The credit management system of claim 6 wherein the one of the first web server or the second web server stores the credit application and an indication of the approval of the credit application in an approval database.

8. (Original) The credit management system of claim 7 wherein the credit application is deleted from the approval database after a predetermined time period if the one of the first web server or the second web server does not receive a communication of an acceptance within the predetermined time period.

9. (Original) The credit management system of claim 6 wherein a risk factor is calculated based on the credit application and compared against at least one risk guideline to make a determination whether to approve the credit application, and wherein the one of the first web server or the second web server causes, in response to receipt of the communication, the at least one risk guideline to be updated based on the risk factor calculated.

10. (Previously Presented) A credit management system for providing a buyer with real-time credit approval comprising:

at least one web page that contains a credit application to be completed by the buyer using a buyer's computer;

at least one credit approval criterion;

a credit approval engine; and

a web server that responds to receipt of the at least one web page by causing the credit approval engine to determine whether the credit application meets the at least one credit approval criterion, the web server automatically communicating in real time an approval of the credit application to the buyer's computer that generated the credit application if the credit approval engine determines that the credit application meets the at least one credit approval criterion.

11. (Original) The credit management system of claim 10 wherein a risk factor is calculated based on the credit application and compared against at least one risk guideline to make a determination whether to approve the credit application.

12. (Original) The credit management system of claim 10 wherein the web server obtains credit report information of the buyer from a second web server using at least a portion of the credit application, and wherein the credit approval engine uses at least a portion of the credit report information, at least a portion of

the credit application and the credit approval criterion to make a determination whether to approve the credit application.

13. (Original) The credit management system of claim 1 further comprising a computer that is used to generate the credit application, and wherein the computer displays an indication of the approval of the credit application.

14. (Original) The credit management system of claim 13 wherein the indication is contained in one of an email or at least one web page communicated from the web server to the computer for display.

15. (Original) The credit management system of claim 14 wherein the indication comprises a credit offer, and wherein the computer responds to user input to communicate an acceptance of the credit offer, via the one of the email or the at least one web page, to the web server.

16. (Original) The credit management system of claim 15 wherein the web server stores the credit application and an indication of the approval of the credit application in an approval database.

17. (Original) The credit management system of claim 16 wherein the credit application is deleted from the approval database after a predetermined time period if the web server does not receive a communication of an acceptance within the predetermined time period.

18. (Original) The credit management system of claim 15 wherein a risk factor is calculated based on the credit application and compared against at least one risk guideline to make a determination whether to approve the credit application, and wherein the web server causes, in response to receipt of the communication, the at least one risk guideline to be updated based on the risk factor calculated.

19. (Previously Presented) A method of facilitating online financing comprising:

receiving from a buyer, by a web server from a buyer's computer, at least one web page that contains a credit application;

obtaining at least one credit approval criterion;

determining, by a credit approval engine, whether the credit application meets the at least one credit approval criterion; and

communicating, automatically in real time by the web server to the buyer's computer, an approval of the application if the credit approval engine determines that the credit application meets the at least one credit approval criterion.

20. (Original) The method of claim 19 wherein the determining comprises calculating a risk factor based on the credit application and comparing the calculated risk factor against at least one risk guideline.

21. (Original) The method of claim 19 further comprising obtaining, by the web server, credit report information of the buyer from a second web server using at least a portion of the credit application, and wherein the determining uses at least a portion of the credit report information, at least a portion of the credit application and the credit approval criterion.

22. (Original) The method of claim 19 further comprising displaying on the computer an indication of the approval of the credit application.

23. (Original) The method of claim 22 wherein the indication is contained in one of an email or at least one web page communicated from the web server to the computer for display.

24. (Original) The method of claim 23 wherein the indication comprises a credit offer, and further comprising communicating an acceptance of the credit offer, by the computer via the one of the email or the at least one web page, to the web server.

25. (Original) The method of claim 24 further comprising storing the credit application and an indication of the approval of the credit application in an approval database.

26. (Original) The method of claim 25 further comprising deleting the credit application from the approval database after a predetermined time period if the web server does not receive a communication of an acceptance from the computer within the predetermined time period.

27. (Original) The method of claim 24 wherein the determining comprises calculating a risk factor based on the credit application and comparing the calculated risk factor against at least one risk guideline, and further comprising updating the at least one risk guideline based on the risk factor calculated.